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ABSTRACT

A study was conducted in October 1987 to evaluate student indebtedness at four matched pairs of community and senior colleges in Florida, California, Nebraska, and New York. Questionnaires and return envelopes were sent to 5,149 students registered in credit-course at the eight institutions, resulting in 616 usable responses, including 297 from the community and 319 from the senior colleges. Results of the study included the following: (1) respondents were essentially from the lower-middle and middle-middle socio-economic levels; (2) over 23% of the community college respondents (CCR's) and 32.6% of senior college respondents (SCR's) reported borrowing money to attend college; (3) 53.6% of CCR's and 61.5% of SCR's who borrowed money used loan money to meet tuition expenses; (4) in most instances, borrowing took place in the $1,000-$6,000 range; (5) for the entire sample of CCR's, only 17.8% reported owing from less than $1,000 to $4,999, while only 0.6% reported owing over $5,000; (6) of the entire sample of SCR's, 22.6% of students owed less than $5,000, 6% owed between $5,000 and $9,999, and 2.2% owed over $10,000; (7) the most apparent differences in expected future indebtedness between CCR's and SCR's was in the $27,000-$80,999 range, where there were four SCR's and one CCR; (8) only 9.4% of CCR's and 8.2% of SCR's reported that they were not responsible for any of their college costs, while 48.1% of CCR's and 44.8% of SCR's reported that they were responsible for all of their college costs; and (9) 73.7% of CCR's and 72.1% of SCR's reported that their total college expenses were under $5,000 per year. Contains extensive data tables. (MAB)

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Student Indebtedness In Selected Community and Senior Colleges

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August, 1991

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This report on student indebtedness is based on a survey of students attending four matched pairs of community colleges located in the Eastern, Southern, Central, and Western areas of the United States. The Sets of Colleges participating in the research were:

Florida Community College at Jacksonville
University of North Florida

Fresno Community College
California State University at Fresno

Metropolitan Technical Community College
University of Nebraska at Omaha

Niagara Community College
State University College at Buffalo

The community and senior colleges chosen for the study were selected to provide a national and geographic spread, and to involve senior colleges that drew a significant part of their enrollments from the associated community colleges that drew a significant part of their enrollments from the associated community colleges. During the sample selection period, the writer solicited suggestions from staff members at several of the higher education associations located in the National Center for Higher Education as to which colleges would be appropriate choices for the study. Four pairs of community/senior colleges were chosen for possible participation in the study and those colleges contacted and asked if they wished to be part of the study. All eight colleges indicated a desire to participate, and the researcher was put into contact with the personnel at the several institutions who maintained lists of students and their addresses. A letter outlining the study and requesting the names and addresses of 700 students who had been registered in credit-bearing courses during the 1986-1987 academic year, and a copy of the questionnaire, was then sent to each of the schools. By early June of 1987, the eight colleges had supplied 5600 student names on press-apply labels for use in the project. The labels were scanned for duplications and incomplete addresses, then forwarded to a professional mailing service. The self-mailing questionnaire and return envelope were sent to 5149 potential respondents during October, 1987. By the February 1, 1988, cut-off date, 625 questionnaires were returned and tallied. Of this number, 616 were complete and accurate enough to be used in the data base—297 cased from the community colleges and 319 from senior colleges. All tables and figures in the study use these figures as the bases for tables. That is, except where indicated, all community college data are based on a sample of 297; senior college data on a sample of 319; and, the entire combined sample on 616 respondents. Because of space restrictions, the "no-answer" category is not displayed in the tables.

A PROFILE OF THE SAMPLE

TABLE 1 displays the institutional breakdown of the sample, and TABLE 2 breaks the sample down by class standing. In general, even though the response rate at the State University of New York College at Buffalo and The University of Nebraska at Omaha lagged somewhat behind the other colleges, and the numbers of college juniors was slightly lower than for other levels, the overall sample reflected the student populations at the selected institutions. Mothers' occupations, TABLE 43, and FATHERS' occupations, TABBLE 44, indicated that while respondents were essentially in lower-middle and middle-middle socio-economic categories that the senior college sample reflected a slightly higher SES as indicated by the higher percentages of parents in the census categories of "Managerial and Professional" and "Technical, Sales, Administrative." As illustrated in TABLE 45, the community college sample was 85.2 percent white and 4.0 percent black while 86.9 percent of the senior college respondents were white and 2.8 percent black. Asked "Are you of hispanic origin?" 4.4 percent of the community college sample and 5.6 percent of the senior college respondents replied "yes." Community college students were somewhat older than those at the senior colleges, 41.7 percent of the community college sample was under the age of 25 while 55.4 percent of the senior college students were under the age of 25. So, while the indications were that the community colleges enrolled an older student population, senior colleges were also enrolling a number of non-traditional students. Married students comprised 42.2 percent of the community college sample while only 31.0 percent of the senior college respondents were currently married. Another reflection of the somewhat younger student bodies at the senior colleges was that 61.7 percent of the senior college students had never married while 45.9 percent of the community college respondents had never married, TABLE 49. Slightly under two-thirds of the respondents in the total sample were full-time students carrying course loads of twelve semester hours or more, 8.0 percent of the respondents had last enrolled for 9-11 semester hours while 28.9 percent of the sample completed 9 or fewer hours during their last enrollment for classes.

Only 5.3 percent of the senior college sample lived on campus and none of the community colleges had dormitory facilities TABLE 3. Thirty-four percent of the community college students lived in a house they owned, while 25.1 percent of the senior college respondents lived in their own homes. In regard to rental housing, 32.3 percent of the community college students and 31.7 percent of the senior college students rented a house or apartment. Essentially, this means that 66.3 percent of the community college students and 62.1 percent of the senior college respondents had monthly mortgage or rental responsibilities to agents who were outside of the family. Finally, 39.1 percent of the community college students and 36.7 percent of the senior college respondents in the sample were male, TABLE 50.

ANALYSIS

Reasons and Sources for Borrowing

Over twenty-three percent (69 respondents) of the community college sample and 32.6 percent (104 students) of the senior college respondents reported borrowing money to attend college, TABLE 4. TABLE 5 displays the date generated by the questions "What did you borrow the money for?" How much have your borrowed?" While student borrowed for tuition, fees, personal expenses, books and travel, the need to meet tuition expenses was the most common reason for borrowing. Thirty-seven community college students, 53.6 percent of those who had borrowed money, used that money to meet tuition expenses. Sixty-four, 61.5 percent of the 104 senior college respondents who had borrowed money, used the funds to meet tuition expenses. While the amounts borrowed ranged from under $1,000 to $10,000, in most instances borrowing took place in the under $1,000 to $6,000 range. TABLE 6 follows up on the prior question by displaying data generated by the questions "Who did you borrow from?" "What amount did you borrow from each source?" Students were borrowing wherever money was available, but the three major sources were Guaranteed Student Loans, National Defense Student Loans and the family.

Current and Estimated Future Indebtedness

Community college students reported little major, current indebtedness. Fifty-three (96.9%) of the sixty-four community college students who borrowed for college expenses reported owing between under $1,000 to less than $5,000. The remaining two students' debts fell into the $5,00-6,999 range. Nine of the community college students who had borrowed money for their education reported they had no current indebtedness. So, for the entire community college sample of 297 students, only 53 (17.8%) reported owing between less than $1,000 to $4,999, and only 2 (.6%) owed over 5,000.

Senior college students presented a more complex financial picture. Seventy-two (69.2%) of the 104 senior college students who had borrowed money to meet college expenses owed less than $5,000, while nineteen students (18.3% of those who had borrowed money) owed between %5,000-$9,999. Seven senior college respondents (6.7%) owed between $10,00 and $16,999. Of these seven students, two had entered law school and a third, who owed between $16,000-$16,999, was in his first year of medical training. In terms of the entire senior college sample of 319, this meant that while 32.6 percent of the senior college students reported borrowing money to meet college expenses, 22.6 percent of the students owed less than $5,000, 6 percent owed between $5,000-$9,999 and only 2.2 percent owed over $10,000.

TABLE 8 reports students' responses to the question "What is your estimate of how much money you will owe by the end of your formal education?" The most apparent differences between the community college and senior college samples was in the $27,000-$80,999 range of indebtedness where there were four senior college students and one community college respondent. However, as was mentioned above, three students in the senior college sample were in professional schools. These three students were in the group of four who estimated they would owe over $40,000 by the time they

finished their formal education.

Probably the best way to consider indebtedness is to first look at the percentage of the entire community and senior college samples who borrowed money (28%), and then determine what those who have borrowed money estimated as their final level of indebtedness. Based on that interpretation of TABLE 8, estimated future indebtedness among those 173 who had borrowed for college can be displayed as:

Will owe no money	10/5.8%
Under $1,000-$4,999	50/28.9%
$5,000-$9,999	44/25.4%
$10,000-$14,999	24/13.9%
$15,000-$19,999	5/2.9%
$20,000-$25,000	5/2.9%
$25,000-$49,999	3/1.7%
over $50,000	2/1.2%

TABLE 9, and an examination of the raw data related to the table, reflects the impact of the potential indebtedness displayed in TABLE 8. Those students, 30 in all, who responded with a 7, 8, or 10 where 10 was "extremely difficult" all fell into the $12,000-$80,000 range of indebtedness and those who responded with a 10 were all either in or anticipating entry into professional schools and were estimating indebtedness of $20,000-$80,000 at the end of their formal education.

Paying the Loans Back

TABLE 10 examines the time frame in which loans from the family were to be paid back to families, while TABLE 11 displays data related to persons involved in the respondents' decisions to borrow for their college educations. TABLE 12 follows up on the prior table by detailing the information from the question "Do your parents have responsibility for paying part of your college loans?" Only 4 community college students (6.3% of the community college students who had borrowed money) reported that their parents were responsible for paying part of those loans for college expenses. Fourteen of the 104 senior college student (13.5%) stated that their parents had some responsibility for their college debts. Asked what percentage of the college loans that parents were responsible for, only one of the community college and two of the senior college students responded that their parents were responsible for all fo the college loans, TABLE 13. These data correspond well with those of TABLE 16 displaying what percentage of total college expenses were paid by the respondents. Only 9.4 percent of the community college and 8.2 percent of the senior college students reported that they were responsible for none of their college costs while 48.1 percent and 44.8 percent, respectively, of the community and senior college students reported that they were responsible for all of their college costs. TABLE 14 indicates that 57.3 percent of the entire sample felt that they were "well informed" or "informed" on private, state and federal loan programs. While this displays a high level of awareness, it also means that 40.7 percent of the students reported being "uninformed" or "quite informed" in regard to available loan programs.

College Expenses

Nearly three-quarters of the community college students (73.7%) reported that their total college expenses were under $5,000 per year and 72.1 percent of the senior college students reported that they spend less than $5,000 per year for all their college expenses, TABLE 15.

Thirty-four percent of the community college sample and 30.1 percent of the senior college respondents reported receiving grants and tuition assistance to pay part of their college expenses, TABLE 17. The subtables of TABLE 17 display the sources and amounts of grant and tuition assistance received by students. PELL grants and veterans assistance, for those eligible, had the most financial impact for both community and senior college students while 5 percent of the senior college students reported receiving amounts up to $3,499 in institutional merit-based aid. Only five percent of the community college student and 6.6 percent of the senior college respondents reported receiving income from assistantships or work-study arrangements, TABLE 18. Asked to rank themselves on knowledge of grant, tuition assistance and work study programs 61.6 percent of the community college and 61.8 percent of the senior college students rated themselves as "well informed" and "informed". While this was a high level of awareness it also means, however, that over one-third of the students were "uniformed" or "quite uninformed" about grant, tuition, and work study assistance.

Nearly eighty percent of the students in the sample, 77.1 percent of the community college sample and 81.5 percent of the senior college respondents, worked to meet college expenses, TABLE 20. Of these working students, 41.4 percent of the community college and 26.6 percent of the senior college respondents worked full-time, TABLE 21. Occupational categories of the students are detailed in TABLE 23.

Car ownership, because of the need to drive to work and commute to college, was quite high, 88.6 percent among community college students and 84.3 percent in the senior college sample. TABLES 25-30 display the financial aspects of student car ownership while TABLES 31 and 32 exhibit the data of questions that sought to determine whether a car was necessary for commuting to work and school. Nearly two-thirds of the community college students (65.7%) and over half of the senior college students (55.5%) would have found it extremely difficult or impossible to continue their college education without a car, TABLE 33.

Intent to complete a current degree program was high in both samples, 82.5 percent of the community college students and 86.2 percent of the senior college sample indicated in TABLES 34 and 35 that they would complete their education. Nearly half of the respondents, 45.5 percent of the community college and 42.0 percent of the senior college respondents, indicated that they had "stopped out" of college on their way toward the degree, TABLE 36. The reasons most often given for "stopping out" were personal and financial problems, TABLES 37 and 38. When asked whether they might "stop out" in the future, 22.9 percent of the community college and 11.9 percent of the senior college respondents indicated that personal and financial reasons might cause them to take time off from college, TABLES 39-40. Both student samples indicated that their career goals in the year following graduation and over the next five years were to work in their chosen profession, continue their education and in five years advance in their profession, TABLES 41-42.

TABLE 1

What is the exact name of the school you are now attending?

	Community College Sample		Senior College Sample		Total Sample	
	#	%	#	%	#	%
Community College of Jacksonville	68	22.9	–	–	68	11.0
Fresno Community College	71	33.9	–	–	71	11.5
Metropolitan Technical Community College	70	23.6	–	–	70	11.4
Niagara County Community College	88	29.6	–	–	88	14.3
State University Of New York College at Buffalo	–	–	59	18.5	59	9.6
University of California at Fresno	–	–	98	30.7	91	15.9
University of Nebraska at Omaha	–	–	61	19.1	61	9.9
University of North Florida	–	–	101	31.7	101	16.4
TOTAL	297	48.2	319	51.8	616	100.0

TABLE 2

What was your class standing during spring semester/quarter?

	Community College		Senior College		Total	
	#	%	#	%	#	%
Freshman	127	42.8	20	6.3	147	23.9
Sophomore	120	40.4	55	17.2	175	28.4
Junior	30	10.1	71	22.3	101	16.4
Senior	6	2.0	145	45.5	151	24.5
Graduate	-	–	17	5.3	17	2.8
Professional	-	–	3	.9	3	.5
Other	6	2.0	-	–	6	1.0
NA	8	2.7	8	2.5	16	2.6
TOTAL	297	100.0	319	100.0	616	100.0

TABLE 3

Do you live...?

	on campus		with parents		student owned house		house owned by relatives		rented house or apartment		other		NA		Total	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	-	-	91	30.6	101	34.0	3	.1	96	32.3	5	1.6	1	.3	297	100.0
Senior College	17	5.3	104	32.6	80	25.1	6	1.8	101	31.7	9	2.8	2	.6	319	100.0
Total	17	2.7	195	31.7	181	29.4	9	1.5	197	32.0	14	2.3	3	.5	616	100.0

TABLE 4

Have you borrowed money to attend college?

	yes		no		NA		
	#	%	#	%	#	%	Total
Community college sample	69	23.2	226	76.1	2	.6	297
Senior college sample	104	32.6	213	66.8	2	.6	319
Combined	173	28.1	439	71.3	4	.6	616

TABLE 5

What did you borrow the money for? How much have your borrowed?

Tuition

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999	$7000 $7999	$10,000	Total	
Community College	16	5.4	15	5.1	5	1.6	11	3.7	3	1.0	1	.3	2	.7	-	-	-	53	17.8
Senior College	21	6.6	21	6.6	11	3.4	13	4.1	5	1.6	2	.6	8	2.5	-	3.9	1.3	85	26.6
Total	37	6.0	36	5.8	16	2.6	24	3.9	8	1.3	3	.5	16	1.6	-	3.5	1.3	138	22.4

Fees

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999	
	#	%	#	%	#	%	#	%	#	%
Community College	44	14.8	11	3.7	-		-		-	
Senior College	60	18.8	21	6.6	9		3		3	
Total	104	16.9	33	5.4	5		2		2	

Personal Expenses

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999		$7000 $7999		over $8000	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	34	11.4	10	3.4	5	1.7	3	1.0	2	.7	-	-	-	-	1	.3	-	-	2	.7
Senior College	48	15.0	17	5.3	9	2.8	6	1.9	3	.9	1	.3	1	.3	1	.2	1	.2	2	.6
Total	82	13.3	27	4.4	14	2.3	9	1.5	5	.8	1	.2	1	.2	1	.2	1	.2	2	.3

Books

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999	
	#	%	#	%	#	%	#	%	#	%
Community College	31	10.4	21	7.1	2	.7	-	-	-	-
Senior College	44	13.8	30	9.4	13	4.1	1	.3	1	.3
Total	75	12.2	51	8.3	15	2.4	1	.2	1	.2

Off Campus Travel

	none		under $1000		$1000 $1999		$2000 $2999	
	#	%	#	%	#	%	#	%
Community College	59	19.9	2	.7	-	-	-	-
Senior College	90	28.2	-	-	1	.3	1	.3
Total	149	24.2	2	.3	1	.2	1	.2

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Travel To and From College

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	50	16.8	3	.1	2	.7	1	.3						
Senior College	77	24.1	3	.9	6	1.9	2	.6	4	1.3	1	.3	3	.9
Total	127	20.6	6	1.0	8	1.3	3	.5	4	.6	1	.2	3	.5

Amount For Other Expenses

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999		$12000 $12999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	50	16.8	3	.1	2	.7	1	.3	-	-	-	-	1	.3	1	.3	1	.3
Senior College	77	24.1	3	.9	6	1.9	2	.6	4	1.3	1	.3	3	.9	-	-	-	-
Total	127	20.6	6	1.0	8	1.3	3	.5	4	.6	1	.2	3	.5	1	.5	1	.5

TABLE 5

Who did you borrow from? What amount did you borrow from each source?

Guaranteed Student Loans

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999		$7000 $7999		$8000 $8999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	31	10.4	3	1.0	4	1.3	24	8.0	-	-	-	-	6	2.0	-	-	-	-	-	-
Senior College	42	13.2	-	-	8	2.5	19	5.6	6	1.9	4	1.3	13	4.0	1	.3	2	.6	-	-
Total	73	11.9	3	.5	12	1.9	3	.5	6	1.0	4	.6	19	3.1	1	.2	2	.3	-	-

Guaranteed Student Loans (cont'd)

	$9000 $9999		$10000 $10999		$11000 $11999		$12000 $12999		$13000 $13999	
	#	%	#	%	#	%	#	%	#	%
Community College	-	-	-	-	-	-	-	-	-	-
Senior College	1	.3	2	.6	1	.3	1	.3	1	.3
Total	1	.2	2	.3	1	.2	-	-	1	.2

National Defense Student Loan

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999		$7000 $7999		$20000 and over	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	63	21.2	-	-	1	.3	-	-	2	.7	1	.3	-	-	-	-	-	-	-	-
Senior College	77	24.1	4	1.2	9	3.0	6	1.9	2	.6	2	.6	2	.6	1	.3	1	.3	1	.3
Total	140	22.7	4	.6	10	1.6	6	1.0	4	.6	3	.5	2	.3	1	.2	1	.2	1	.2

Long Term Institutional Loan

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$8000 $8999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	63	21.2	1	.3	1	.3	-	-	2	.7	-	-	-	-
Senior College	102	32.0	-	-	-	-	-	-	1	.3	-	-	1	.3
Total	165	26.8	1	.2	1	.2	-	-	3	.5	-	-	1	.2

Bank - Market Rate

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999		$7000 $7999		$8000 $8999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	61	20.5	1	.3	-	-	2	.7	-	-	1	.3	1	.3	-	-	-	-	-	-
Senior College	98	31.0	-	-	2	.6	1	.3	-	-	-	-	-	-	-	-	1	.3	1	.3
Total	159	25.8	1	.2	2	.3	3	.5	-	-	1	.2	1	.2	-	-	1	.2	1	.2

Bank - Market Rate (cont'd)

	$9000 $9999		$10000 $10999	
	#	%	#	%
Community College	-	-	-	-
Senior College	1	.3	-	-
Total	1	.2	-	-

Bank - Above Market Rate

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999		$7000 $7999		$8000 $8999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	64	21.5	-	-	1	.3	1	.3												
Senior College	101	31.7	-	-	-	-	-	-	-	-	1	.3	-	-	-	-	-	-	-	-
Total	165	26.8	-	-	1	.2	1	.2	-	-	1	.2	-	-	-	-	-	-	-	-

Bank - Above Market Rate (cont'd)

	$9000 $9999		$10000 $10999	
	#	%	#	%
Community College	–	–	–	–
Senior College	-	-	1	.3
Total	-	-	1	.2

Friends

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		over $4000	
	#	%	#	%	#	%	#	%	#	%	#	%
Community College	63	21.2	3	1.0	-	-	-	-	1	.3	-	-
Senior College	100	31.3	2	.6	-	-	-	-	-	-	1	.3
Total	163	26.5	5	.8	-	-	-	-	1	.2	1	.2

Family

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999		$10,000 $10,999		$14,000 $14,999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	49	16.5	6	2.0	3	1.0	4	1.3	1	.3	1	.3	-	-	1	.3	-	-	-	-
Senior College	75	23.5	6	1.9	7	2.2	3	.9	5	1.6	1	.3	-	-	2	.6	1	.3	1	.3
Total	124	20.1	12	1.9	10	1.6	7	1.1	6	1.0	1	.3	-	-	2	.6	1	.3	1	.3

Other

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999		$10,000 $10,999		$14,000 $14,999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	62	20.9	1	.3	-	-	1	.3	-	-	-	-	-	-	-	-	-	-	-	-
Senior College	95	29.8	1	.3	3	.9	2	.6	2	.6	-	-	-	-	-	-	-	-	-	-
Total	157	25.5	1	.2	3	.5	3	.5	2	.3	-	-	-	-	-	-	-	-	-	-

TABLE 7
Total Indebtedness (Current)

	none		under $1000		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999		$7000 $7999		$8000 $8999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	9	3.0	10	3.4	27	9.0	5	1.7	2	.6	9	3.0	1	.3	1	.3	-	-	-	-
Senior College	5	.6	15	4.7	20	6.2	10	3.1	9	2.8	13	4.0	8	2.5	4	1.3	2	.6	1	.3
Total	14	2.3	25	4.1	47	7.6	15	2.4	11	1.8	22	3.6	9	1.5	5	.8	2	.3	1	.2

Total Indebtedness (Current *cont'd*)

	$9000 $9999		$10000 $10999		$11000 $11999		$12000 $12999		$13000 $13999		$14000 $14999		$16000 $16999		$37000 $37999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Senior College	4	1.3	2	.6	-	-	2	.6	1	.3	1	.3	1	.3		
Total	4	.6	2	.3	-	-	2	.3	1	.2	1	.2	1	.2		

TABLE 8
Total Estimated Indebtedness at End of College Career

	Community College		Senior College		Total	
	#	%	#	%	#	%
none	4	1.3	6	1.9	10	1.6
under $1000	4	1.3	1	.3	5	.8
$1,000-1,999	3	1.0	5	1.6	8	1.2
$2,000-2,999	8	2.7	10	3.1	18	2.9
$3,000-3,999	5	1.9	4	1.3	9	1.5
$4,000-4,999	4	1.3	6	1.9	10	1.6
$5,000-5,999	12	4.0	11	3.4	22	3.6
$6,000-6,999	1	.3	3	.9	4	.6
$7,000-7,999	1	.3	10	3.1	11	1.8
$8,000-8,999	2	.7	3	.9	5	.8
$9,000-9,999	-	-	2	.6	2	.3
$10,000-10,999	7	2.4	12	3.8	19	3.1
$11,000-11,999	-	-	-	-	-	-
$12,000-12,999	-	-	2	.6	2	.3
$13,000-13,999	1	.3	2	.6	3	.5
$14,000-14,999	-	-	-	-	-	-
$15,000-15,999	2	.7	2	.6	4	.6
$16,000-16,999	-	-	-	-	-	-
$17,000-17,999	-	-	1	.3	1	.2
$20,000-20,999	1	.3	4	1.3	5	.8
$27,000-27,999	1	.3	-	-	1	.2
$40,000-44,999	-	-	1	.3	1	.2
$45,000-45,999	-	-	1	.3	1	.2

$50,000-50,999	-	-	1	.3	1	.2
$80,000-80,999	-	-	1	.3	1	.2

TABLE 9

On a scale of 1 to 10 where 1 is "minimally difficult" and 10 is "extremely difficult" how much trouble do you think it will be to pay these loans back?

	10		9		8		7		6		5		4		3		2		1	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	3	1.0	-	-	5	1.9	2	.7	5	1.9	13	4.4	8	2.7	6	2.0	3	1.0	15	5.0
Senior College	3	.9	-	-	8	2.5	9	2.8	10	3.1	10	3.1	11	3.4	20	6.3	9	2.8	14	4.4
Total	6	1.0	-	-	13	2.1	11	1.8	16	2.6	23	3.7	19	3.1	26	4.2	12	2.0	29	4.7

TABLE 10

How long do you have to pay back loan to your family?

YEARS	1		2		3		4		5		6		8		10	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	4	1.3	-	-	1	.3	-	-	2	.7	1	.3	-	-	-	-
Senior College	1	.3	3	.9	1	.3	1	.3	5	1.6	-	-	1	.3	4	1.3
Total	5	.8	3	.5	2	.3	1	.2	7	1.1	1	.2	1	.2	4	.2

TABLE 11

Who made the decision to borrow?

	Respondent		Spouse		Parents		Other	
	#	%	#	%	#	%	#	%
Community College	52	17.5	8	2.6	12	4.0	8	2.6
Senior College	90	28.2	11	3.4	26	8.2	5	1.6
Total	142	28.1	19	3.1	38	6.2	13	2.1

TABLE 12

Do your parents have responsibility for paying part of your college loans?

	yes		no	
	#	%	#	%
Community College	4	1.3	20	6.7
Senior College	14	4.3	91	28.5
Total	18	2.9	111	18.0

TABLE 13

What percentage are your parents responsible for?

	0		15%		50%		90%		100%	
	#	%	#	%	#	%	#	%	#	%
Community College	60	20.2	-	-	-	-	2	.6	1	.3
Senior College	88	27.6	1	.3	8	2.5	2	.6	2	.6
Total	148	24.0	1	.3	8	1.3	4	.6	3	.5

TABLE 14

On a scale of 1 to 5 where 1 is "well informed" and 5 is "quite uninformed", how would you rate yourself on your knowledge of private, state and federal student loan programs?

	1		2		3		4		5	
	#	%	#	%	#	%	#	%	#	%
Community College	56	18.9	120	40.4	1	.3	93	31.3	22	7.4
Senior College	52	17.5	125	39.2	-	-	118	37.0	18	5.6
Total	108	17.5	245	39.8	1	.2	211	34.3	40	6.5

TABLE 15

What are your total college expenses per year including tuition, fees, room an board, books transportation costs and miscellaneous expenses?

	under $4999		$500 $999		$1000 $1999		$2000 $2999		$3000 $3999		$4000 $4999		$5000 $5999		$6000 $6999		$7000 $7999		$8000 $8999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	85	28.6	56	18.9	31	10.4	18	6.0	12	4.0	17	5.7	8	2.7	5	1.7	2	.7	4	1.4
Senior College	23	7.2	63	19.7	53	16.6	31	9.7	27	8.4	33	10.3	19	6.0	13	4.1	9	2.8	8	2.5
Total	108	12.5	119	19.3	84	13.6	49	8.0	39	6.3	50	8.1	27	4.4	18	2.9	11	1.8	12	1.9

What are your total college expenses per year including tuition, fees, room an board, books transportation costs and miscellaneous expenses? *(cont'd)*

	$9000 $9999		$10000 $10999		$11000 $11999		$12000 $12999		$13000 $13999		$14000 $14999		$15000 $15999	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	7	2.6	-	-	1	.3	1	.3	-	-	-	-	-	-
Senior College	12	3.8	1	.3	4	1.3	3	.9	1	.3	1	.3	2	.6
Total	19	3.0	1	.2	5	.8	4	.6	1	.2	1	.2	2	.3

TABLE 16

What percentage of your total college expenses do you pay?

	Community College		Senior College		Total	
	#	%	#	%	#	%
none	28	9.4	26	8.2	54	8.8
1-10%	21	7.1	24	7.5	45	7.3
11-20%	12	4.0	18	5.6	30	4.9
21-30%	18	6.1	24	7.5	42	6.8
31-40%	10	2.4	9	2.8	19	3.1
41-50%	16	5.4	28	8.8	44	7.1
51-60%	5	1.7	2	.6	7	1.1
61-70%	3	1.0	5	1.6	8	1.3
71-80%	14	4.7	17	5.3	31	5.0
81-90%	4	1.3	6	1.9	10	1.6
91-99%	1	.3	3	9.4	4	.6
100%	143	48.1	143	44.8	286	46.4

TABLE 17

Do you receive any grants or tuition assistance? How much per year?

	Yes		No	
	#	%	#	%
Community College	101	34.0	189	63.6
Senior College	96	30.1	203	63.6
Total	197	32.0	392	63.6

PELL

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	2	.6	2	.6	4	.6
$500-999	12	4.0	7	2.2	19	3.1
$1,000-1,499	13	4.4	7	2.2	20	3.2
$1,500-1,999	16	5.4	11	3.4	27	4.4
$2,000-2,499	2	.6	8	2.5	10	1.6
$2,500-2,999	1	.3	1	.3	2	.6
$3,000-3,499	-	-	1	.3	1	.2
$3,500-3,999	1	.3	1	.3	1	.2

SEOG

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	1	.3	1	.3	2	.3
$500-999	3	1.0	3	.9	6	1.0
$1,000-1,499	5	1.7	1	.3	6	1.0
$1,500-1,999	1	.3	-	-	1	.2
$2,000-2,499	1	.3	-	-	1	.2

Veterans' Assistance

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	1	.3	1	.3	2	.3
$500-999	2	.7	3	.9	5	.8
$1,000-1,499	-	-	2	.6	-	-
$1,500-1,999	1	.3	-	-	1	.2
$2,000-2,499	3	1.0	2	.6	5	.8
$3,000-3,499	2	.7	4	1.3	6	1.0
$3,500-3,999	-	-	1	.3	1	.2
$4,000-4,499	2	.7	1	.3	3	.5

$4,500-4,999	1	.3	2	.6	3	.5
$6,000-6,499	2	.7	-	-	2	.3
$6,500-6,999	1	.3	-	-	1	.2

Other Federal (1)

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	8	2.7	3	1.0	11	1.8
$500-999	2	.7	4	1.3	6	1.0
$1,000-1,499	2	.7	2	.6	4	.6
$1,500-1,999	1	.3	-	-	1	.2
$2,500-2,999	-	-	1	.3	1	.2
$3,000-3,499	1	.3	2	.6	3	.5
$4,500-4,999	-	-	1	.3	1	.2

SSIG

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	2	.7	-	-	2	.3
$500-999	-	-	1	.3	1	.2
$1,000-1,499	1	.3	-	-	1	.2

State Entitlement

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	1	.3	1	.3	2	.3
$500-999	1	.3	2	.7	3	.5
$1,000-1,499	3	1.0	1	.3	4	.6

State Merit-Based

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	1	.3	8	2.7	9	1.5
$500-999	-	-	2	.7	2	.3
$4,000-4,499	-	-	1	.3	1	.2

State - Other Assistance (1)

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	1	.3	4	1.3	5	.8

$500-999	6	2.0	4	1.3	10	1.6
$1,000-1,499	5	1.7	6	1.9	11	1.8
$1,500-2,000	-	-	1	.3	1	.2
$4,000-4,499	-	-	1	.3	1	.2

State - Other Assistance (2)

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	-	-	1	.3	1.	3
$500-999	-	-	1	.3	1.	3

Institutional Need-Based

	Community College		Senior College		Total	
	#	%	#	%	#	%
$500-999	2	.7	3	.9	5	.8

Institutional Merit-Based

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	2	.7	1	.3	3	.5
$500-999	2	.7	8	2.7	10	1.6
$1,000-1,499	-	-	2	.7	2	.3
$1,500-1,999	-	-	1	.3	1	.2
$2,000-2,499	-	-	2	.7	2	.3
$3,000-3,499	-	-	1	.3	1	.2

Institutional Athletic-Based

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	-	-	1	.3	1	.2

Institutional Tuition Remission

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	-	-	3	.9	3	.5
$500-999	2	.7	3	.9	5	.8

Institutional - Other Assistance (1)

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	4	1.3	1	.3	5	.8
$500-999	3	1.0	2	.6	5	.8
$1,000-1,499	-	-	1	.3	1	.2
$1,500-1,999	1	.3	-	-	1	.2
$8,500-8,999	1	.3	-	-	1	.2

Institutional - Other Assistance (2)

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	1	.3	3	.9	4	.6

Other Assistance that does not have to be paid back

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	4	1.3	4	1.3	8	1.3
$500-999	1	.3	6	1.9	7	1.1
$1,000-1,499	4	1.3	4	1.3	8	1.3

TABLE 18

Do you receive income from assistantships or work study? How much per year?

	YES		NO	
	#	%	#	%
Community College	15	5.0	272	91.6
Senior College	21	6.6	287	90.0
Total	36	5.8	559	90.7

Federal CWSP

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	3	1.0	-	-	3	.5
$500-999	2	.7	-	-	2	.3
$1,000-1,499	-	-	3	.9	3	.5
$1,500-1,999	-	-	1	.3	1	.2
$3,500-3,999	1	.3	-	-	1	.2

State Work-Study

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	-	-	1	.3	1	.2
$500-999	1	.3	1	.3	2	.3
$1,500-1,999	-	-	1	.3	1	.2
$8,000-8,499	-	-	1	.3	1	.2

Institutional Assistantship

	Community College		Senior College		Total	
	#	%	#	%	#	%
$500-999	-	-	1	.3	1	.2
$1,000-1,499	-	-	1	.3	1	.2
$2,000-2,499	-	-	2	.6	2	.3
$3,500-3,999	1	.3	1	.2	2	.3
$9,500-9,999	-	-	1	.2	1	.2

Other Work Study

	Community College		Senior College		Total	
	#	%	#	%	#	%
under $500	1	.3	1	.3	2	.3
$500-999	-	-	1	.3	1	.2
$1,000-1,499	-	-	1	.3	1	.2

TABLE 19

On a scale of 1 to 5 where 1 is "well informed" and 4 is "quite uninformed", how would you rate yourself on your knowledge of private, state and federal grant, tuition assistance and work study programs?

	1		2		3		4	
	#	%	#	%	#	%	#	%
Community College	59	19.8	124	41.8	88	29.6	18	6.0
Senior College	60	18.8	137	42.9	93	29.2	20	6.3
Total	119	19.3	261	42.4	181	29.4	38	6.2

TABLE 20

Do you work?

	yes		no	
	#	%	#	%
Community College	229	77.1	59	19.9
Senior College	260	81.5	50	15.7
Total	489	79.4	109	17.7

TABLE 21

Do you work part-time or full-time?

	PT		FT	
	#	%	#	%
Community College	100	38.7	123	41.4
Senior College	160	50.2	85	26.6
Total	260	42.2	208	33.8

TABLE 22

Do you work part-time/full-time during vacation?

	PT		FT	
	#	%	#	%
Community College	35	11.8	87	29.3
Senior College	69	21.6	105	32.9
Total	104	16.9	192	31.2

TABLE 23

What is your occupation?

	Managerial and Profes-sional		Technical Sales, Adminis tration		Service Occupa-tions		Farming, Forestry, Fishing		Precision Producti on, Craft, Repair		Operators, Fabrica tors and Laborers		Experi-enced unemp loyed		Home-maker		Retired		Student	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	38	12.8	90	36.3	69	23.2	3	1.0	8	2.7	25	8.4	1	3	1	.3	-	-	62	20.9
Senior College	65	20.4	100	31.3	66	20.7	2	.6	7	2.2	23	7.2	1	.3	-	-	1	.3	54	16.9
Total	103	16.7	190	30.8	135	21.9	5	.8	15	2.4	48	7.8	2	.3	1	.2	1	.2	116	18.8

TABLE 24

Do you own a car?

	yes		no		on loan	
	#	%	#	%	#	%
Community College	263	88.6	33	11.1	1	.3
Senior College	269	84.3	47	14.9	2	.6
Total	532	86.4	80	13.0	3	.5

TABLE 25

Did you borrow money to buy that car?

	yes		no	
	#	%	#	%
Community College	174	58.6	86	29.0
Senior College	159	49.8	112	35.0
Total	333	54.0	198	32.1

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TABLE 26

Do you make regular payments on the car?

	yes		no	
	#	%	#	%
Community College	135	45.5	47	15.8
Senior College	111	34.8	52	16.3
Total	246	39.9	99	16.1

TABLE 27

Was the car given to you?

	yes		no		other	
	#	%	#	%	#	%
Community College	34	11.4	227	16.4	-	-
Senior College	59	18.5	210	65.8	2	.6
Total	93	15.1	437	70.9	2	.3

TABLE 28

Did you pay cash for the car?

	yes		no		other	
	#	%	#	%	#	%
Community College	83	27.9	138	46.5	5	1.7
Senior College	81	25.4	128	40.1	3	.9
Total	164	26.6	266	43.2	8	1.3

TABLE 29

How often does the car need repairs?

	frequently		somewhat infrequently		infrequently		somewhat infrequently	
	#	%	#	%	#	%	#	%
Community College	14	4.7	56	18.9	80	26.9	104	35.0
Senior College	11	3.4	59	18.5	62	19.4	136	42.6
Total	25	4.0	115	18.7	142	23.1	240	39.0

TABLE 30

Is the cost of car repairs a burden?

	yes		no		sometimes	
	#	%	#	%	#	%
Community College	114	38.4	143	48.1	-	-
Senior College	92	28.8	173	54.2	1	.3
Total	206	33.4	316	51.3	1	.2

TABLE 31

Is your car necessary for commuting back and forth to work?

	yes		no	
	#	%	#	%
Community College	214	72.1	42	14.1
Senior College	220	69.0	48	15.0
Total	434	70.5	90	14.6

TABLE 32

Is your car necessay for commuting back and forth to college?

	yes		no		sometimes	
	#	%	#	%	#	%
Community College	251	84.5	8	3.0	6	2.2
Senior College	234	73.4	35	11.0	2	.6
Total	485	78.7	43	7.0	8	1.3

TABLE 33

Could you continue your college education if you did not have a car?

	yes with little or no difficulty		yes with some difficulty		yes but with a great deal of difficulty		no		other	
	#	%	#	%	#	%	#	%	#	%
Community College	7	2.4	55	18.5	102	34.3	93	31.3	2	.6
Senior College	22	6.9	64	20.1	98	30.7	79	24.8	3	.9
Total	29	4.7	119	19.3	200	32.5	172	27.9	5	.8

TABLE 34

Do you expect to complete an A.A. or A.A.S. degree? (For Community College Students)

	yes		no	
	#	%	#	%
Community College	245	82.5	32	2.6
Senior College	4	1.3	4	1.3
Total	249	40.4	36	5.8

TABLE 35

Do you intend to complete your four year program? (For Senior College Students)

	yes		no	
	#	%	#	%
Community College	14	63.6	8	36.4
Senior College	275	86.2	4	1.3
Total	289	96.0	12	4.0

TABLE 36

Have you "stopped out" of college, that is stayed out for a semester or more and returned?

	yes		no	
	#	%	#	%
Community College	135	45.5	151	50.8
Senior College	134	42.0	178	55.8
Total	269	43.7	329	53.4

TABLE 37

First reason given for "stopping out"

	personal		illness		financial		travel		military		other	
	#	%	#	%	#	%	#	%	#	%	#	%
Community College	59	19.9	4	1.3	41	13.8	3	1.0	11	3.7	4	1.3
Senior College	65	20.4	6	1.9	32	10.0	3	.9	5	1.6	10	3.1
Total	124	20.1	10	1.6	73	11.9	6	1.0	16	2.6	14	2.3

TABLE 38

Second reason given for "stopping out"

	personal		illness		financial		travel		military		other	
	#	%	#	%	#	%	#	%	#	%	#	%
Community College	6	2.0	-	-	9	3.0	-	-	3	1.0	5	1.7
Senior College	6	1.8	2	6	13	4.1	3	9	-	-	5	1.6
Total	12	1.9	2	.3	22	3.6	3	.5	3	5	10	1.6

TABLE 39

Do you think you may "stop out" of college?

	yes		no		currently "stopped out"	
	#	%	#	%	#	%
Community College	68	22.9	208	70.0	-	-
Senior College	36	11.9	271	88.0	1	.3
Total	104	16.9	479	77.8	1	.2

TABLE 40

Why?

First reason given

	personal		financial		travel		military		other	
	#	%	#	%	#	%	#	%	#	%
Community College	22	7.0	25	8.4	5	1.7	4	1.3	10	2.4
Senior College	14	4.4	12	3.8	1	.3	-	-	4	1.3
Total	36	5.8	37	6.0	6	1.0	4	.6	14	2.3

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Think This table missing some ata!

Second reason given

	personal #	personal %	financial #	financial %	travel #	travel %	military #	military %	other #	other %
Community College	4	1.3	5	1.7	1	.3	-	-		
Senior College	1	.3	1	.3	-	-	2	.6		
Total	5	.8	6	1.0	1	.2	2	.3		

TABLE 41

What are your career goals now? What do you expect to be doing the first year after you finish your postsecondary education?

First answer given

	work in chosen profession #	work in chosen profession %	continue education #	continue education %	travel #	travel %	marriage and family #	marriage and family %	own a business #	own a business %	relocate #	relocate %	advancement in current profession #	advancement in current profession %	don't know #	don't know %	other #	other %
Community College	210	70.7	27	9.0	3	1.0	-	-	6	2.0	-	-	8	2.7	10	3.4	1	.3
Senior College	258	80.9	26	8.2	1	.3	1	.3	2	.6	1	.3	1	.3	20	6.3	4	1.3
Total	468	76.0	53	8.6	4	.6	1	.2	8	1.3	1	.2	9	1.5	20	3.2	5	.8

Second answer given

	work in chosen profession #	work in chosen profession %	continue education #	continue education %	travel #	travel %	marriage and family #	marriage and family %	own a business #	own a business %	relocate #	relocate %	advancement in current profession #	advancement in current profession %	don't know #	don't know %	other #	other %
Community College	14	4.7	11	3.7	-	-	2	.7	1	.3	-	-	11	3.7	-	-	2	.7
Senior College	3	.9	32	10.0	2	.6	3	.9	1	.3	1	.3	4	1.3	1	.3	3	.9
Total	17	2.8	43	6.9	2	.3	5	.8	2	.3	1	.2	15	2.4	1	.2	5	.8

TABLE 42

What are your career goals in five years?

	work in chosen profession #	work in chosen profession %	continue education #	continue education %	travel #	travel %	marriage and family #	marriage and family %	own a business #	own a business %	advancement in current profession #	advancement in current profession %	don't know #	don't know %	other #	other %
Community College	152	60.1	15	5.0	1	.3	4	1.3	22	7.4	29	9.8	25	8.4	5	1.7
Senior College	191	59.9	25	7.8	-	-	3	1.0	21	6.6	36	11.3	18	5.6	3	.9
Total	343	55.7	40	6.5	1	.2	7	1.1	43	6.7	65	10.6	43	7.0	8	1.3

TABLE 43

What is your mother's occupation?

	Managerial and Professional #	Managerial and Professional %	Technical Sales, Administration #	Technical Sales, Administration %	Service Occupations #	Service Occupations %	Farming, Forestry, Fishing #	Farming, Forestry, Fishing %	Precision Production, Craft, Repair #	Precision Production, Craft, Repair %	Operators, Fabricators and Laborers #	Operators, Fabricators and Laborers %	Experienced unemployed #	Experienced unemployed %	Homemaker #	Homemaker %	No Answer #	No Answer %
Community College	50	16.8	40	13.5	45	15.2	4	1.3	1	.3	12	4.0	2	.7	83	27.9	20	6.7
Senior College	89	27.9	52	16.3	26	8.2	3	.9	-	-	9	2.8	1	.3	103	32.3	10	3.1
Total	139	22.6	92	14.9	71	11.5	7	1.1	1	.2	21	3.4	3	.5	186	30.2	30	4.9

TABLE 44

What is your father's occupation?

	Managerial and Professional		Technical Sales, Administration		Service Occupations		Farming, Forestry, Fishing		Precision Production, Craft, Repair		Operators, Fabricators and Laborers		Experienced unemployed		Retired	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	60	20.2	36	12.1	24	8.1	16	5.4	22	7.4	43	14.5	3	1.0	42	14.1
Senior College	106	33.2	65	20.4	19	6.0	13	4.1	29	9.1	29	9.1	1	.3	29	9.1
Total	166	22.9	101	16.4	43	9.0	29	4.7	51	8.5	72	11.7	4	.6	71	11.5

TABLE 45

What is your race?

	WHITE		BLACK INDIAN		AMERICAN		ESKIMO		CHINESE		FILIPINO		JAPANESE	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	253	85.2	12	4.0	1	.3	1	.3	1	.3	1	.3	-	-
Senior College	277	86.9	9	2.8	1	.3	-	-	3	.9	2	.6	3	.9
Total	530	86.0	21	3.4	2	.3	1	.2	4	.6	3	.5	3	.5

What is your race? (cont'd)

	VIETNAMESE		OTHER ASIAN OR PACIFIC ISLANDER		OTHER		WHITE, BLACK & AMERICAN INDIAN		WHITE & AMERICAN INDIAN	
	#	%	#	%	#	%	#	%	#	%
Community College	-	-	3	1.0	3	4.4	1	.3	3	1.0
Senior College	1	.3	1	.3	5	4.7	-	-	2	.6
Total	1	.2	4	.7	28	4.5	1	.2	5	.8

TABLE 46

Are you of Spanish/Hispanic origin?

	yes		no	
	#	%	#	%
Community College	13	4.4	274	92.3
Senior College	18	5.6	293	91.8
Total	31	5.0	567	92.0

TABLE 47

What is your background? (For those of Spanish/Hispanic origin)

	Mexican, Mexican-American, Chicano		Peurto Rican		Other Hispanic	
	#	%	#	%	#	%
Community College	8	2.6	2	.7	4	1.3
Senior College	11	3.4	2	.6	6	1.8
Total	19	3.1	4	.6	10	1.6

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TABLE 48

How old are you?

	15-17		18		19		20-24		25-29		30-34		35-39		40-44		45-54	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Community College	-	-	7	2.4	31	10.4	86	28.9	50	16.8	32	10.7	28	9.4	28	9.4	20	6.7
Senior College	1	.3	2	.6	16	5.0	158	49.5	40	12.5	36	11.3	23	7.2	14	4.0	17	5.3
Total	1	.1	9	1.4	47	7.6	244	39.6	90	14.6	68	11.0	51	8.2	42	6.8	37	6.0

How old are you? *(cont'd)*

	55-64		65 and over	
	#	%	#	%
Community College	3	1.0	1	.3
Senior College	4	1.2	-	-
Total	7	1.1	1	.1

TABLE 49

What is your marital status?

	now married		widowed		divorced		separated		never married	
	#	%	#	%	#	%	#	%	#	%
Community College	125	42.2	2	.7	28	9.5	5	1.7	136	45.9
Senior College	98	31.0	2	.6	19	6.0	2	.6	195	61.7
Total	223	36.2	4	.6	47	7.6	7	1.1	331	53.7

TABLE 50

What is your sex?

	male		female	
	#	%	#	%
Community College	116	39.1	179	60.3
Senior College	117	36.7	199	62.4
Total	233	39.8	378	61.4